

**Fill in this information to identify your case:**

Debtor 1	<b>Edward Ryan Church</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF NEW YORK		
Case number	1-18-10683		
(if known)			

☐ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	<b>Schedule A/B: Property</b> (Official Form 106A/B)	
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ 1,161,770.50
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ 50,255.00
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ 1,212,025.50

#### Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2.	<b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)	
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of Schedule D...	\$ 1,039,484.07
3.	<b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)	
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$ 10,703.00
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	\$ 95,445.37
<b>Your total liabilities</b>		<b>\$ 1,145,632.44</b>

#### Part 3: Summarize Your Income and Expenses

4.	<b>Schedule I: Your Income</b> (Official Form 106I)	
	Copy your combined monthly income from line 12 of Schedule I.....	\$ 3,074.00
5.	<b>Schedule J: Your Expenses</b> (Official Form 106J)	
	Copy your monthly expenses from line 22c of Schedule J.....	\$ 1,580.00

#### Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☐ Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☒ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ \_\_\_\_\_

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:

**Total claim****From Part 4 on Schedule E/F, copy the following:**

9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 10,703.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ 0.00

9g. **Total.** Add lines 9a through 9f.

\$ 10,703.00
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Fill in this information to identify your case and this filing:

Debtor 1	<b>Edward Ryan Church</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>WESTERN DISTRICT OF NEW YORK</b>			
Case number	<b>1-18-10683</b>		

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

**36 School Street**

Street address, if available, or other description

**Lancaster** **NY** **14086-0000**

City State ZIP Code

**Erie**

County

What is the property? Check all that apply

- ☐ Single-family home
- ☒ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?  
**\$104,348.00**

Current value of the portion you own?  
**\$104,348.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

**As of May 3, 2018 Property was listed for sale; to be surrendered**

**If you own or have more than one, list here:**

1.2

**31 Lombardy Street**

Street address, if available, or other description

**Lancaster NY 14086-0000**

City State ZIP Code

**Erie**

County

**What is the property?** Check all that apply

- ☐ Single-family home  
☒ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**As of May 3, 2018 Property was listed for sale; to be surrendered**Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$121,739.00**

Current value of the portion you own?

**\$121,739.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)**If you own or have more than one, list here:**

1.3

**54 Bellevue Avenue**

Street address, if available, or other description

**Depew NY 14043-0000**

City State ZIP Code

**Erie**

County

**What is the property?** Check all that apply

- ☐ Single-family home  
☒ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**As of May 3, 2018 Property was listed for sale; to be surrendered**Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$133,043.00**

Current value of the portion you own?

**\$133,043.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

## If you own or have more than one, list here:

1.4

**Time Share  
Canada House**

Street address, if available, or other description

**Pompano****FL**

City

State

ZIP Code

County

## What is the property? Check all that apply

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☒ Timeshare  
☐ Other \_\_\_\_\_

## Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another \_\_\_\_\_

Other information you wish to add about this item, such as local property identification number:

**purchased 1988 for \$4,500 upon information and belief value is less than \$500**Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$500.00**

Current value of the portion you own?

**\$500.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

## If you own or have more than one, list here:

1.5

**50 Central Ave**

Street address, if available, or other description

**Lancaster****NY**

City

State

ZIP Code

County

## What is the property? Check all that apply

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare

☒ Other **commercial bldg - restaurant**

## Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another \_\_\_\_\_

Other information you wish to add about this item, such as local property identification number:

**(Restaurant); this property is the subject of a lease providing an option to tenant to rent to own for a purchase price of \$475,000**Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$266,304.00**

Current value of the portion you own?

**\$133,152.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**50% interest (other half is owned by debtor's Brother & Sister-in-Law's Trust)**☐ Check if this is community property (see instructions)

## If you own or have more than one, list here:

1.6

**195 Long Point Dr.**

Street address, if available, or other description

**Machias NY 14086-0000**

City State ZIP Code

**Cattaraugus**

County

## What is the property? Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

## Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another \_\_\_\_\_

Other information you wish to add about this item, such as local property identification number:

**Water Front Property**Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$94,200.00**

Current value of the portion you own?

**\$94,200.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**100% INTEREST**☐ Check if this is community property (see instructions)

1.7

## If you own or have more than one, list here:

**242 Broad Bay Circle**

Street address, if available, or other description

**Machias NY 14101-0000**

City State ZIP Code

**Cattaraugus**

County

## What is the property? Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

## Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another \_\_\_\_\_

Other information you wish to add about this item, such as local property identification number:

**Water Front Property -- To be sold by debtor to fund plan**Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$116,837.00**

Current value of the portion you own?

**\$116,837.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**100% INTEREST**☐ Check if this is community property (see instructions)

## If you own or have more than one, list here:

1.8

**5558 Broadway**

Street address, if available, or other description

**Lancaster NY 14086-0000**

City State ZIP Code

**Erie**

County

## What is the property? Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☒ Other **Residence**

## Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**Residence**Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$195,652.00**

Current value of the portion you own?

**\$195,652.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**100% INTEREST**☐ Check if this is community property (see instructions)

## If you own or have more than one, list here:

1.9

**72 Sawyer Ave**

Street address, if available, or other description

**Lancaster NY 14086-0000**

City State ZIP Code

**Erie**

County

## What is the property? Check all that apply

- ☐ Single-family home  
☒ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

## Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**To be sold by debtor to fund plan**Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$97,826.00**

Current value of the portion you own?

**\$97,826.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**100% INTEREST**☐ Check if this is community property (see instructions)

**If you own or have more than one, list here:**1.1  
0**15 Anna Drive**

Street address, if available, or other description

**Lancaster NY 14086-0000**

City State ZIP Code

**Erie**

County

**What is the property?** Check all that apply

- ☐ Single-family home  
☒ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**will sell to fund plan**Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.Current value of the entire property?  
**\$125,000.00**Current value of the portion you own?  
**\$125,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**100% INTEREST**☐ Check if this is community property (see instructions)**If you own or have more than one, list here:**1.1  
1**266 Main Street**

Street address, if available, or other description

**Arcade NY 14009-0000**

City State ZIP Code

**Wyoming**

County

**What is the property?** Check all that apply

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☒ Investment property  
☐ Timeshare  
☒ Other **Commercial Building w/ bar**

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**Historic Arcade Hotel -50% owned by Debtor, remaining 50% owned by Debtor's Friend. Debtor receives no income from this property; Property is held for investment only.**Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.Current value of the entire property?  
**\$78,947.00**Current value of the portion you own?  
**\$39,473.50**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**100% owned with Friend**☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=&gt;

**\$1,161,770.50****Part 2: Describe Your Vehicles**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.



## 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No☒ Yes

3.1 Make: **Honda**  
 Model: **Odyssey**  
 Year: **2010**  
 Approximate mileage: **140000**  
 Other information:  
 \_\_\_\_\_

## Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$8,475.00****\$8,475.00**

3.2 Make: **Toyota**  
 Model: **Rav4**  
 Year: **2006**  
 Approximate mileage: **178000**  
 Other information:  
**title notes a lienholder - upon information and belief lien is paid in full and there is no lien on the property**

## Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$6,500.00****\$6,500.00**

3.3 Make: **Mazda**  
 Model: **Miata**  
 Year: **1999**  
 Approximate mileage: **14000**  
 Other information:  
**title notes a lienholder - upon information and belief lien is paid in full and there is no lien on the property**

## Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$3,875.00****\$3,875.00**

3.4 Make: **Honda**  
 Model: **Accord**  
 Year: **1996**  
 Approximate mileage: **103000**  
 Other information:  
**title indicates america honda finance corp as lienholder - upon information and belief debt is paid in full and there is no liens against the property**

## Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$3,900.00****\$3,900.00**

3.5 Make: **SWEETwater**Model: **24' pontoon**Year: **1999**

Approximate mileage: \_\_\_\_\_

Other information: \_\_\_\_\_

Boat title shows Manuf. and Traders Trust as Lienholder - upon information and belief the lien holder is paid and there are no liens on this property. Upon information and belief motor is valued at 1,000 and is added to the boat value of 5,940 (per NADA) total value 6,940

## Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$6,940.00****\$6,940.00**3.6 Make: **Glasstron**Model: **16'**Year: **1997**

Approximate mileage: \_\_\_\_\_

Other information: \_\_\_\_\_

Upon information and belief: Motor value \$700, boat value is \$500 (boat is damaged and has a hole in it) = total value w/ motor (1,200); and Boat purchased in 2003 for approximately \$3,250.

## Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$1,200.00****\$1,200.00**

## 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$30,890.00****Part 3:** Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

## 6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No  
☒ Yes. Describe.....

**Ordinary HHG's****\$2,000.00**

## 7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No  
☒ Yes. Describe.....

**T.V.****\$100.00**

**8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No☒ Yes. Describe.....**Piano****\$5,250.00****Prints & Pictures****\$650.00****9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No☒ Yes. Describe.....**Pool Table****\$2,000.00****10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No☐ Yes. Describe.....**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No☒ Yes. Describe.....**Ordinary wearing apparel****\$200.00****12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☒ No☐ Yes. Describe.....**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

☐ No☒ Yes. Describe.....**Dog****\$0.00****14. Any other personal and household items you did not already list, including any health aids you did not list**☐ No☒ Yes. Give specific information.....**China****\$600.00****15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....****\$10,800.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?**

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

**16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No☒ Yes.....**Cash****\$20.00****17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No☒ Yes..... Institution name:**17.1. Checking****Lancaster/Depew FCU Account No. ...6824****\$200.00****17.2. Other financial account****Held by Mark Aquino in an Attorney trust account. Total vlaue is \$76,200; a portion of the funds may be claimed by Brother and Sister-in-law's Trust. Cash Collateral Order anticipated.****Unknown****17.3. attorney trust account****Held in attorney escrow of Mark Aquino-rental income for 50 central avenue owned together with Debtor's brother and sister in law's trust. Cash Collateral Order anticipated.****\$3,800.00****18. Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No☐ Yes..... Institution or issuer name:**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☐ No☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**R.E.L.B Inc. Organization formed by Debtor and his Brother's Trust to run "Eddy Ryan's" a restaurant in Lancaster, This restaurant closed in March 2018. Corporation is in process of closing operations and has had losses for several years. Upon information and belief entity has no value.****50%** %**Unknown****20. Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No☒ Yes. List each account separately.

Type of account:

Institution name:

**IRA****Jackson National Acct. Not. ...9424****\$992.00**

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes. ....

Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes. ....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☐ No☒ Yes. Give specific information about them...

Trust fund from Father - Upon information and belief debtor does not have access to the trust documents and won't receive any funds until Stepmother (age 80) dies.

Unknown

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☐ No☒ Yes. Give specific information about them...

NYS Real Estate Agent's License

Unknown

**Money or property owed to you?**

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**☐ No☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

2016 state income tax refunds

\$53.00

2017 federal and state income tax refunds

Unknown

2018 Federal and State income tax refunds

Unknown

**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No☐ Yes. Give specific information.....

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☐ No☒ Yes. Give specific information..

Past due rents of \$18,390 from rental properties - nominal chance of collection

\$0.00

**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☐ No☒ Yes. Give specific information..

Inherited money from Aunt's Estate of N. Joyce. Amount Unknown. Upon information and belief: exact amount is yet to be determined and funds are held in escrow by attorney; and Mr. Richard Young --Schedule F -- has a promissory note in the amount of \$15,000 plus 10% interest from 6-20-17 relating to anticipated funds from same.

Unknown

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☐ No☒ Yes. Give specific information..

Burial Plot - The Assumption Cemetery Lancaster, NY

\$3,500.00

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

\$8,565.00

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☒ No. Go to Part 7.

☐ Yes. Go to line 47.**Part 7:** Describe All Property You Own or Have an Interest in That You Did Not List Above**53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*☒ No☐ Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here .....****\$0.00****Part 8:** List the Totals of Each Part of this Form

<b>55. Part 1: Total real estate, line 2 .....</b>		<b>\$1,161,770.50</b>
<b>56. Part 2: Total vehicles, line 5</b>	<b>\$30,890.00</b>	
<b>57. Part 3: Total personal and household items, line 15</b>	<b>\$10,800.00</b>	
<b>58. Part 4: Total financial assets, line 36</b>	<b>\$8,565.00</b>	
<b>59. Part 5: Total business-related property, line 45</b>	<b>\$0.00</b>	
<b>60. Part 6: Total farm- and fishing-related property, line 52</b>	<b>\$0.00</b>	
<b>61. Part 7: Total other property not listed, line 54</b>	<b>+ \$0.00</b>	
<b>62. Total personal property. Add lines 56 through 61...</b>	<b>\$50,255.00</b>	<b>Copy personal property total \$50,255.00</b>
<b>63. Total of all property on Schedule A/B. Add line 55 + line 62</b>		<b>\$1,212,025.50</b>



**Fill in this information to identify your case:**

Debtor 1	<b>Edward Ryan Church</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF NEW YORK		
Case number	1-18-10683		
(if known)			

☐ Check if this is an amended filing

Official Form 106C

**Schedule C: The Property You Claim as Exempt**

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
5558 Broadway Lancaster, NY 14086 Erie County Residence Line from <i>Schedule A/B</i> : 1.8	\$195,652.00	<input checked="" type="checkbox"/> \$82,775.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	NYCPLR § 5206
2006 Toyota Rav4 178000 miles title notes a lienholder - upon information and belief lien is paid in full and there is no lien on the property Line from <i>Schedule A/B</i> : 3.2	\$6,500.00	<input checked="" type="checkbox"/> \$4,425.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Debtor & Creditor Law § 282(1)
Ordinary HHG's Line from <i>Schedule A/B</i> : 6.1	\$2,000.00	<input checked="" type="checkbox"/> \$2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	NYCPLR § 5205(a)(5)
T.V. Line from <i>Schedule A/B</i> : 7.1	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	NYCPLR § 5205(a)(5)
Ordinary wearing apparel Line from <i>Schedule A/B</i> : 11.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	NYCPLR § 5205(a)(5)



Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>IRA: Jackson National Acct. Not. ...9424</b> Line from Schedule A/B: 21.1	<b>\$992.00</b>	<input checked="" type="checkbox"/> <b>100%</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Debtor &amp; Creditor Law § 282(2)(e)</b>
<b>Burial Plot - The Assumption Cemetery Lancaster, NY</b> Line from Schedule A/B: 35.1	<b>\$3,500.00</b>	<input checked="" type="checkbox"/> <b>\$3,500.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>NYCPLR § 5206(f)</b>

## 3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?☐ No☐ Yes

Fill in this information to identify your case:

Debtor 1 **Edward Ryan Church**  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **WESTERN DISTRICT OF NEW YORK**

Case number **1-18-10683**  
(if known)

☐ Check if this is an amended filing

Official Form 106D

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1 **235 Carter Street LLC**

Creditor's Name

**2952 Seneca Street  
Buffalo, NY 14224**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Describe the property that secures the claim:

**Confession of Judgment - Erie County; upon information and belief, secured by a mortgage as well.**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☒ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Column A

Amount of claim  
Do not deduct the value of collateral.

**\$24,172.00**

Column B

Value of collateral that supports this claim

**\$97,826.00**

Column C

Unsecured portion  
If any

**\$0.00**

**Sheriff Prop  
Execution**

Date debt was incurred **4/4/18**

Last 4 digits of account number **1116**

2.2 **Alden State Bank**

Creditor's Name

**13216 Broadway  
Alden, NY 14004**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Describe the property that secures the claim:

**secured by three parcels 36 School St (104,348) . 53 Bellevue (133,053) & 31 Lombardy (121,739)**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit

**\$307,208.39**

**\$359,130.00**

**\$0.00**

Debtor 1 **Edward Ryan Church**

First Name

Middle Name

Last Name

Case number (if know)

**1-18-10683**☐ Check if this claim relates to a community debt☐ Other (including a right to offset)

Date debt was incurred

Last 4 digits of account number

**2.3 Cattaraugus County Treasurer**

Creditor's Name

**303 Court Street  
Little Valley, NY 14755**

Number, Street, City, State &amp; Zip Code

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Describe the property that secures the claim:

**195 Long Point Dr. Machias, NY  
14086 Cattaraugus County  
Water Front Property**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☒ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)**\$3,820.90****\$94,200.00****\$0.00**

Date debt was incurred

**Proof of  
Claim 2018**

Last 4 digits of account number

**P.of Claim****2.4 Citizens One Home Loans**

Creditor's Name

**Attn: Cash Management  
P.O. Box 2800  
Glen Allen, VA 23059**

Number, Street, City, State &amp; Zip Code

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Describe the property that secures the claim:

**5558 Broadway Lancaster, NY 14086  
Erie County  
Residence**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)**\$33,329.00****\$195,652.00****\$0.00**

Date debt was incurred

Last 4 digits of account number **3814****2.5 Eric Moulds**

Creditor's Name

**771 Coralbell Way  
Tega, SC 29708**

Number, Street, City, State &amp; Zip Code

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only

Describe the property that secures the claim:

**242 Broad Bay Circle Machias, NY  
14101 Cattaraugus County  
Water Front Property -- To be sold  
by debtor to fund plan**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)**\$61,000.00****\$116,837.00****\$0.00**

Debtor 1 **Edward Ryan Church**

First Name

Middle Name

Last Name

Case number (if know)

**1-18-10683**

- ☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

- ☐ Judgment lien from a lawsuit

☒ Other (including a right to offset) **creditor holds a mortgage**

Date debt was incurred

Last 4 digits of account number

**2.6 Erie County Department of Taxation**

Creditor's Name

**95 Franklin St., Room 100  
Buffalo, NY 14202**

Number, Street, City, State &amp; Zip Code

Who owes the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Describe the property that secures the claim:

**\$121,282.00****\$266,304.00****\$0.00**

**50 Central Ave Lancaster, NY  
(Restaurant); this property is the  
subject of a lease providing an  
option to tenant to rent to own for a  
purchase price of \$475,000**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☒ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Date debt was incurred **Proof of  
Claim 2017**Last 4 digits of account number **P.of Claim****2.7 Erie County Department of Taxation**

Creditor's Name

**95 Franklin St., Room 100  
Buffalo, NY 14202**

Number, Street, City, State &amp; Zip Code

Who owes the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Describe the property that secures the claim:

**\$25,427.00****\$97,826.00****\$0.00**

**72 Sawyer Ave Lancaster, NY 14086  
Erie County  
To be sold by debtor to fund plan**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☒ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Date debt was incurred **2016,2017,  
2018  
County  
taxes**

Last 4 digits of account number

**2.8 Erie County Department of Taxation**

Describe the property that secures the claim:

**\$29,262.00****\$104,348.00****\$0.00**

Debtor 1 **Edward Ryan Church**

First Name

Middle Name

Last Name

Case number (if know)

**1-18-10683**

Creditor's Name

**95 Franklin St., Room 100  
Buffalo, NY 14202**

Number, Street, City, State &amp; Zip Code

**36 School Street Lancaster, NY  
14086 Erie County  
As of May 3, 2018 Property was  
listed for sale; to be surrendered**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☒ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

**2.9 Erie County Department  
of Taxation**

Creditor's Name

**95 Franklin St., Room 100  
Buffalo, NY 14202**

Number, Street, City, State &amp; Zip Code

Describe the property that secures the claim:

**\$36,578.00****\$133,043.00****\$0.00****54 Bellevue Avenue Depew, NY  
14043 Erie County  
As of May 3, 2018 Property was  
listed for sale; to be surrendered**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☒ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

**2.1 Erie County Department  
of Taxation**

Creditor's Name

**95 Franklin St., Room 100  
Buffalo, NY 14202**

Number, Street, City, State &amp; Zip Code

Describe the property that secures the claim:

**\$30,543.00****\$121,739.00****\$0.00****31 Lombardy Street Lancaster, NY  
14086 Erie County  
As of May 3, 2018 Property was  
listed for sale; to be surrendered**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☒ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number